



BuyHerself: free seminar gives single women tools, confidence to purchase own home

MIRANDA ABRAHAM, OTTAWA CITIZEN
Published on: April 13, 2015



Donna Boruck and Susan Sowah know firsthand the challenges single moms face when trying to buy their own home.

Friends for 30 years, they both divorced when their children were young and struggled financially to keep a roof over their heads. Now the Ottawa real estate agents are reaching out to help other single women by offering a free home-buying seminar called BuyHerself.

“The increase in single women buyers has been increasing for years,” says Sowah, who works with Boruck at [Royal LePage Performance Realty](#). “In our research beyond home buying trends, we came across work that points to women displaying markedly less confidence in financial matters than men. The BuyHerself seminars are an excellent place to educate women, demystify how money works relative to home buying and give them the tools to narrow that gap.”

Their first seminar last month attracted several women who were considering leaving their husbands or boyfriends, but wanted to find out if buying a home on their own was feasible before moving out. Some came without their partner’s knowledge.

Jane Smith (not her real name) is a professional in her mid-20s who recently broke up with her boyfriend and is moving out of their apartment. She was initially planning on buying a house with him until the relationship fell apart. Attending the workshop, she says, was a critical step towards making the decision to leave the

relationship and gave her a safe space to ask questions.

“I had lots of questions and I got to not feel silly asking them, so that was really good. Because any time I talked to the ex, he’d be like, ‘Oh it’s this and this’ but I wouldn’t understand and I’d feel silly,” she says.

The workshop not only provided important information, but gave her the confidence to buy her own home. “I started seeing what options there are and that I could do it by myself.”

Sowah and Boruck can relate to many of the frightened and confused women who attend their workshops.

“Donna and I are both very personally invested in the message we deliver because we have both lived it,” says Sowah, who was left to raise five children under 12 when her marriage ended and feared she couldn’t afford to keep the family house.

“I couldn’t secure the bank financing to pay out my ex-husband and planned to move my children out of a home and community that we all loved,” she recalls, but thankfully, she ended up on “the right side of luck,” she says.

“I approached a well-known Ottawa realtor for her help in selling my home. She refused to believe selling my house was my only option and put me in touch with a mortgage broker, who

worked miracles and kept me in my house,” she says, adding, “Because I had property, I was able to secure home equity loans for my children’s education, my vehicles over the years, RRSP investments and so on.”

Boruck left her marriage when her two adult daughters were only three and six. Her financial situation was unstable following her divorce, forcing her to rent for several years before buying her own home.

The agents are already making plans to adjust the seminar to better serve the women they’re meeting. “I can see in the future where we would have the single professionals coming to one, and the divorcées coming to another, and the widows coming to a separate one,” explains Boruck.

The duo is also planning on meeting with lawyers to find out how they can direct women with complex legal issues. “We’re going to give

them resources, but we’re not going to advise anybody from a legal perspective. This is the dissemination of information — we’re not lawyers,” says Sowah.

The real estate agents expect the seminar to grow given the statistics that show one-quarter of home buyers in Ontario are single women, with only 10 per cent of buyers single men. Boruck estimates the number of solo female buyers will continue to increase to represent a third of the market going forward.

For Smith, purchasing a home by herself has been an empowering experience.

“You think you’re going to be buying a house with your partner, like your future husband or your other half. I always thought that would be the case,” says Smith. “I was a little scared to go into it by myself. Now that I have all my tools I’m like, ‘Oh my gosh, I can do this’.”



Alan Dean

As a single mother to five children under 12, Susan Sowah struggled to keep a roof over her family’s head.



Alan Dean

Donna Boruck is co-creator of BuyHerself, a free seminar designed to help single women buy a home.

BUYHerself.ca



Home buying seminars
for women